

# Congressman John Barrow's 2014 Small Business Guidebook



Congressman

**John Barrow**

Representing the 12<sup>th</sup> Congressional District of Georgia

## SMALL BUSINESS GUIDEBOOK

Dear Friend,

There are nearly 30 million small businesses in America, and they employ over half of the workforce in this country. Every day, they open their doors and go to work helping American families and driving American commerce.

Small businesses are unquestionably the backbone of our economy, and the challenges small business owners face are too great to ignore. Our nation's financial future depends on the strength and ingenuity of our small businesses.

This Congress, I'm working with my colleagues to enhance access to capital and spur small business growth. I've put together this *Guide Book* to link small business owners around the district with federal and state entities that can be helpful to your business. If you have any questions or need additional information, please do not hesitate to contact me or my Small Business aide, Jonathan Arogeti, at (202) 225-2823.

Sincerely,

A handwritten signature in blue ink that reads "John Barrow". The signature is written in a cursive style with a large initial "J".

John Barrow

# Table of Contents

My Small Business Priorities.....	4
Small Business Resources .....	5
Opportunities for Minority Business Owners.....	9
Opportunities for Women in Business.....	11
Opportunities for Veteran Business Owners.....	13

REP. JOHN BARRON

# **My Small Business Priorities**

## **I. Investing in People.**

The American workforce is the lifeblood of our economy. I believe that America must invest in the ingenuity of its workers and entrepreneurs. We can do this by providing small businesses with better access to capital and opportunities to succeed, ensuring more access to mid-career education and skills, and promoting national excellence in math and science education.

## **II. Investing in Ideas.**

To maintain America's innovative edge, American workers and companies deserve a strong "ideas infrastructure" that nourishes research and development, rewards cutting-edge technological innovation, and protects American intellectual property both home and abroad. I believe in the importance of strategic investments to ensure that our country gets the full benefit of American ideas and innovation.

## **III. Helping companies and workers compete and win.**

In an increasingly dynamic global economy, American workers and companies must have the benefit of competitive tax and regulatory structures that allow them to compete and win. I believe those in government should be strong advocates for the interests of American workers. I'm working to encourage new investments in American technologies and products, promote exports of American products and services, and remove unnecessary tax and regulatory burdens that disadvantage American companies.

## Small Business Resources



No matter the size, the most important part of starting a business is laying a strong foundation. Once you've decided what type of business you want to start, and who you want to work with, there are many other decisions to be made. What type of legal structure will you use? How will you insure your business and yourself? How will you keep your records? You can find suggestions to help you answer these and other questions [here](#).

### **1.) U.S. Small Business Administration**

Congress created the Small Business Administration (SBA) in 1953 to encourage independently owned and operated enterprises. The federal government's "small business resource," the SBA has a field office in Atlanta.

#### **CONTACT**

Small Business Administration - Georgia District Office  
233 Peachtree Street, NE, Suite 1900  
Atlanta, GA 30303  
(404) 331-0100  
(800) 877-8339 TDD/TTY  
Office Hours 8:30am to 5:00pm

Washington Office Center  
409 3rd Street, S.W.  
Washington, DC 200416  
Phone: 202 205 6773

## **2.) Export-Import Bank**

The Export-Import Bank provides guarantees of working capital loans for U.S. exporters, guarantees the repayment of loans, and makes loans to foreign purchasers of U.S. goods and services.

### **CONTACT**

Export-Import Bank of the United States  
811 Vermont Avenue, N.W.  
Washington, DC 20571  
Tel: (202) 565-3946

Export-Import Bank Atlanta  
75 Fifth Street, NW, Suite 1060  
Atlanta, GA 30308  
Tel: (404) 897-6082

Export-Import Bank Small Business Group  
Tel: (202) 565-3946  
Fax: (202) 565-3931  
Email: [info@exim.gov](mailto:info@exim.gov)

## **3.) U.S. Business Advisor**

There are over 60 Federal agencies dedicated to assisting and regulating businesses. The SBA has funded the U.S. Business Advisor to help you gain easy access to the federal agencies that will regulate your business. The SBA website contains the latest information to help your business, a search engine, and many of the forms you may need to submit to get your business operational and keep it running. <http://www.sba.gov/>

### **CONTACT**

US Small Business Administration  
409 3rd St, SW  
Washington DC 20416  
Tel: 1-800-827-5722

#### **4.) Internal Revenue Service**

The Internal Revenue Service (IRS) has billed the Small Business section of its web site "**Your One-Stop Business Resource.**" This site contains streaming video on a variety of small business issues, toll free numbers to reach the IRS, and information on where to file your tax returns.

##### **CONTACT**

IRS - Augusta Office  
3154 Perimeter Pkwy.  
Augusta, GA 30909  
(706) 868-1374

IRS - Savannah Office  
120 Barnard St.  
Savannah, GA 31401  
(912) 651-1430

#### **5.) Occupational Safety and Health Administration**

For regulations affecting businesses, the Occupational Safety and Health Administration (OSHA) sets most of the federal standards regarding workplace safety. OSHA's Small Business page contains many resources that encourage safety and good health within the workplace.

##### **CONTACT**

Savannah Area Office  
450 Mall Boulevard, Suite J  
Savannah, Georgia 31406  
(912) 652-4393  
(912) 652-4329 FAX  
<http://www.osha.gov/>

## 6.) Small Business Development Center (SBDC)

Small Business Development Centers (SBDCs) provide a vast array of technical assistance to small businesses and aspiring entrepreneurs. By supporting business growth, sustainability and enhancing the creation of new businesses entities, SBDCs foster local and regional economic development through job creation and retention. As a result of the no cost, extensive, one-on-one, long-term professional business advising, low-cost training, and other specialized services SBDC clients receive, the program remains one of the nation's largest small business assistance programs in the federal government. The SBDCs are made up of a unique collaboration of SBA federal funds, state and local governments, and private sector resources.

### CONTACT

Georgia Southern University  
Small Business Development Center  
1100 Brampton Avenue, Suite C  
Statesboro, GA 30458  
Phone: (912) 478-7232  
Fax: (912) 478-0648  
[statesboro@georgiasbdc.org](mailto:statesboro@georgiasbdc.org)

The University of Georgia  
Small Business Development Center  
1450 Greene Street, Suite 3500  
Augusta, GA 30901  
Phone: (706) 721-4545  
Fax: (706) 721-4554

# Opportunities for Minority Business Owners



## **SBA 8(a) Business Development Program**

The SBA administers a business assistance program for small disadvantaged businesses. The program is the 8(a) Business Development Program. The 8(a) Program offers a broad range of assistance to firms that are at least 51% owned by socially and economically disadvantaged individuals.

## **Eligibility Requirements**

To qualify for the program, a small business must be owned and controlled by a socially and economically disadvantaged individual. Under the Small Business Act, certain presumed groups include African Americans, Hispanic Americans, Asian Pacific Americans, Native Americans, and Subcontinent Asian Americans. Other individuals can be admitted to the program if they show through a "preponderance of the evidence" that they are disadvantaged because of race, ethnicity, gender, physical handicap, or residence in an environment isolated from the mainstream of American society. In order to meet the economic disadvantage test, all individuals must have a net worth of less than \$250,000, excluding the value of the business and personnel residence.

Successful applicants must also meet applicable size standards for small business concerns; be in business for at least two years; display reasonable success potential; and display good character. Although the two-year requirement may be waived, firms must continue to comply with various requirements while in the program.

### **8(a) Mentor Protégé Program**

The SBA's 8(a) Program has implemented the new Mentor-Protégé Program to allow starting 8(a) companies to learn the ropes from experienced businesses. Their task is to teach 8(a) and other small companies how to compete in the Federal contracting arena and how to take advantage of greater subcontracting opportunities available from large firms as the result of public-private partnerships.

### **CONTACT**

Mentor Protégé Program  
US Small Business Administration  
409 - Third Street, SW  
Washington, DC 20416  
Phone: (800) 827-5722

REP. JOHN BARRON

## Opportunities for Women in Business



### The Office of Women's Business Ownership

(OWBO) exists to establish and oversee a network of Women's Business Centers (WBCs) throughout the United States and its territories. Through the management and technical assistance provided by the WBCs, entrepreneurs - especially women who are economically or socially disadvantaged - are offered comprehensive training and counseling on a vast array of topics in many languages to help them start and grow their own businesses.

### CONTACT

Office of Women's Business Ownership  
409 3rd Street, S.W. Suite 6600  
Washington, DC 20024  
United States  
Phone: 202 205 6673  
Fax: 202 205 7287

### Georgia Women's Economic Development Agency, Inc.

Founded in 1996, WEDA is a bilingual non-profit organization that seeks to help women achieve economic independence, create opportunities, and, build a business community through entrepreneurship.

The WEDA / Metropolitan Atlanta Women's Business Center (MAWBC) provides business development, management and technical assistance to emerging, intermediate, and advanced-stage women entrepreneurs throughout the twenty-eight

county metropolitan Atlanta area, and is one of 105 SBA Women's Business Centers across the country.

**CONTACT**

675 Metropolitan Parkway, SW., Suite 2026  
Atlanta, GA 30310  
Phone: 855-411-9332  
[www.weda-atlanta.org](http://www.weda-atlanta.org)

**The Edge Connection, Inc. Kennesaw State University**

The Edge Connection is a nonprofit organization that has aided entrepreneurs and small businesses since 1998. In 2004, it was certified as the Metro Atlanta Small Business Association Women's Business Center. Clients include low-to-moderate income women, minorities, veterans and people with disabilities.

**CONTACT**

1000 Chastain Road, # 3305  
Kennesaw, GA 30144  
Phone: 770-499-3228  
Email: [theedge@kennesaw.edu](mailto:theedge@kennesaw.edu)  
[www.theedgeconnection.com](http://www.theedgeconnection.com)

**Additional Resources**

National Association of Women Business Owners <http://www.nawbo.org/>

# Opportunities for Veteran Business Owners



The **Office of Veterans Business Development** at the **Small Business Administration** serves as a resource for Veterans, Service-Disabled Veterans, Reserve Component Members, and their Dependents or Survivors.

## Veterans Business Outreach Program

The Veterans Business Outreach Program (VBOP) is designed to provide entrepreneurial development services such as business training, counseling and mentoring, and referrals for eligible veterans owning or considering starting a small business. The SBA has sixteen organizations participating in this cooperative agreement and serving as Veterans Business Outreach Centers (VBOC).

## Services Provided by Veterans Business Outreach Centers:

### *Pre-Business Plan Workshops*

VBOCs conduct entrepreneurial development workshops dealing specifically with the major issues of self-employment. An important segment of these workshops involves using the Internet as a tool for developing and expanding businesses. Each client is afforded the opportunity to work directly with a business counselor.

### *Concept Assessments*

VBOCs assist clients in assessing their entrepreneurial needs and requirements.

### *Business Plan Preparations*

VBOCs assist clients in developing and maintaining a five-year business plan. The

business plan ranges from the legal form of the business, to equipment requirements and cost, organizational structure, strategic plans, market analysis, and a financial plan. Financial plans include financial projections, budget projections, and funding requirements.

#### *Comprehensive Feasibility Analysis*

VBOCs provide assistance in identifying and analyzing the strengths and weaknesses of the business plan to increase the probability of success. The results of the analysis are used to revise the strategic planning portion of the business plan.

#### *Entrepreneurial Training and Counseling*

VBOCs, working with other SBA resource partners, conduct entrepreneurial training projects and counseling sessions tailored specifically to address the needs and concerns of the service-disabled veteran entrepreneur.

#### *Mentorship*

VBOCs conduct, as appropriate, on-site visits with clients to ensure adherence to their business plans. Additionally, VBOCs review monthly financial statements to determine whether a revision of the business plan is warranted or that desired results are being attained.

#### *Other Business Developmental Related Services*

VBOCs also provide assistance and training in such areas as international trade, franchising, Internet marketing, accounting, etc.

#### **CONTACT**

#### **Veterans Business Development Officers in Georgia**

Harris Tower

233 Peachtree St., Suite 1900

Atlanta, GA 30303

Tel No. (404) 331-0100 Ext. 609

Fax No. (202) 481-5239